

## THE EFFECT OF INCOME EXPECTATIONS, FINANCIAL LITERACY, AND FAMILY ENVIRONMENTAL ON ENTREPRENEURIAL INTEREST AMONG ACCOUNTING STUDENTS AT TADULAKO UNIVERSITY

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### Abstrak

*Penelitian ini bertujuan untuk menganalisis pengaruh ekspektasi pendapatan, literasi keuangan, dan lingkungan keluarga terhadap minat berwirausaha mahasiswa Program Studi Akuntansi Universitas Tadulako. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan regresi linear berganda. Sampel penelitian terdiri dari mahasiswa yang dipilih menggunakan teknik purposive sampling. Hasil penelitian menunjukkan bahwa ekspektasi pendapatan berpengaruh positif dan signifikan terhadap minat berwirausaha dengan koefisien regresi sebesar 0,327 ( $p = 0,008$ ). Literasi keuangan juga berpengaruh positif dan signifikan terhadap minat berwirausaha (koefisien = 0,492,  $p = 0,016$ ), sedangkan lingkungan keluarga memiliki pengaruh positif dan signifikan serta menjadi faktor dominan (koefisien = 0,511,  $p = 0,000$ ). Temuan ini menegaskan bahwa mahasiswa cenderung memilih kewirausahaan sebagai jalur karier berdasarkan potensi penghasilan, kemampuan pengelolaan keuangan, dan dukungan keluarga. Berdasarkan hasil penelitian, disarankan agar mahasiswa meningkatkan literasi keuangan, membangun ekspektasi pendapatan yang realistis, dan memanfaatkan dukungan keluarga, serta pihak universitas menyediakan program pembelajaran kewirausahaan yang aplikatif.*

**Kata kunci:** Minat Berwirausaha, Ekspektasi Pendapatan, Literasi Keuangan, Lingkungan Keluarga, Mahasiswa

### Abstract

*This study aims to analyze the influence of income expectations, financial literacy, and family environment on entrepreneurial interest among students in the Accounting Study Program at Tadulako University. The research method used was quantitative with a multiple linear regression approach. The study sample consisted of students selected using a purposive sampling technique. The results showed that income expectations had a positive and significant effect on entrepreneurial interest, with a regression coefficient of 0.327 ( $p = 0.008$ ). Financial literacy also had a positive and significant effect on entrepreneurial interest (coefficient = 0.492,  $p = 0.016$ ), while family environment had a positive and significant effect and was the dominant factor (coefficient = 0.511,  $p = 0.000$ ). These findings confirm that students tend to choose entrepreneurship as a career path based on earning potential, financial management skills, and family support. Based on the research results, it is recommended that students improve their financial literacy, establish realistic income expectations, and utilize family support. Furthermore, universities should provide applicable entrepreneurship learning programs.*

**Keywords:** Entrepreneurial Interest, Income Expectations, Financial Literacy, Family Environment, Students

## **1. INTRODUCTION**

Due to the mismatch between the rising population and the number of job opportunities, unemployment remains a major problem in Indonesia. Consequently, a significant number of individuals face a lack of steady income or ongoing work. Even though industries are growing and globalization is on the rise, this hasn't necessarily resulted in additional job opportunities, causing various social and economic difficulties. The growing rates of unemployment, which are directly associated with the limited availability of jobs, ultimately impact the overall economic stability. Each year, a substantial group of graduates from both public and private institutions is expected to enhance the quality of the workforce. However, many graduates end up finding it challenging to secure jobs that align with their qualifications, underscoring the need for effective long term solutions.

Entrepreneurship development is one strategic approach to solve unemployment. Entrepreneurs are those who are able to manage and operate firms, have the bravery to take risks, and make use of a variety of resources in order to produce economic and social benefit. Entrepreneurship is essential to fostering economic development and job creation. Nevertheless, Indonesia still has a comparatively low entrepreneurship rate. The rate of entrepreneurship in Indonesia in 2025 was about 3.2 percent, but it had risen from the year before ([ANTARA News, 2025](#)). Nevertheless, a number of ASEAN nations, including Singapore, Malaysia, and Thailand, continue to outperform this statistic ([Kontan.co.id, 2025](#)).

Through a variety of acceleration initiatives, such as entrepreneurship training, business management enhancement, and market access expansion, the Indonesian government aims to raise the rate of entrepreneurship to 3.6% by 2029 ([ANTARA News, 2025](#)). The government is also promoting an increase in the number of entrepreneurs who employ permanent workers as a sign of business sustainability. In addition, initial interviews with accounting students reveal that, despite the fact that the majority of them are interested in entrepreneurship, many still want to be employed after they graduate. The primary arguments made are a lack of practical experience, a lack of self-assurance, and the notion that formal work is a better route to financial security before becoming an entrepreneur.

A student's interest in starting their own business is influenced by their personal life and the people around them, especially their family. Kids who come from families that run businesses are more likely to want to be entrepreneurs because they see real-life examples and get support from their parents. Some students are also interested in entrepreneurship because they feel they have the right mindset for business and want to apply what they have learned about it in school. However, many students are reluctant to start their own business because they think they do not have the right skills or the passion to be entrepreneurs. This situation shows the importance of promoting an entrepreneurial mindset in colleges as a strategic way to prepare students to create business opportunities and help reduce unemployment.

Numerous previous studies have demonstrated that a student's desire to engage in entrepreneurship is shaped by various internal and external elements, which helps to clarify why some students wish to launch their own businesses. As noted by (Kristianti & Dewi, 2022), a student's enthusiasm for entrepreneurship is positively impacted by their knowledge of money management and their family circumstances. On the other hand, (Madrianah & Verawaty, 2020) discovered that the main motivation driving students towards entrepreneurship is their hopes of earning income. Furthermore, (Wardan &

Wirasedana, 2024) carried out a study indicating that family background and income aspirations positively influence the interest of accounting students in entrepreneurship, yet they did not take into account financial literacy in their research framework. This points out the shortcomings in previous investigations concerning a detailed analysis of these aspects.

According to previous studies, it is evident that there aren't enough research efforts that clearly connect income expectations, knowledge of finances, and family background in order to better understand the entrepreneurial goals of students studying accounting. Additionally, the different qualities of schools point out the need for thorough research in specific local settings. Therefore, this study is important as it focuses on students in the Accounting Study Program at the Faculty of Economics and Business at Tadulako University. This faculty includes courses on entrepreneurship along with other activities that are part of its curriculum. It is hoped that this research will provide theoretical insights by creating a more integrated model and will also deliver practical benefits for educational institutions in developing ways to boost student entrepreneurship.

## **2. LITERATURE REVIEW**

### **Attribution Theory**

Attribution theory examines how individuals perceive events in their environment and the reasons behind their actions and decisions. This theory emphasizes that individuals actively seek explanations for their achievements and setbacks by linking these experiences to specific influences. As noted by Steers in 1988, and referenced by (Hidayati, 2002), attribution theory provides insight into how individuals understand their own actions and the actions of others. This understanding, in turn, affects their attitudes, beliefs, and behaviors. During this process, people might connect results to internal factors such as their abilities, hard work, and understanding, as well as external factors that originate from their surroundings. The way individuals establish these connections significantly influences their self-esteem, motivation, and readiness to take risks, particularly the decision to pursue a career in entrepreneurship.

Comprehending the reasons behind varying levels of interest among college students in entrepreneurship is largely rooted in attribution theory. Individuals who credit their successes to personal characteristics often believe they possess the ability to affect the outcomes of their actions. The conducted by (Estuwijaya et al., 2023) this notion by showing that a student's interest in becoming an entrepreneur is greatly influenced by their perception of control. The research indicates that students who feel they can influence their situations are more inclined to have a positive attitude toward entrepreneurship. These students are more likely to pursue entrepreneurial activities because they view risks as challenges that can be handled. In addition, a study conducted by (Ananda & Noviani, 2024) revealed that a high sense of control enhances entrepreneurial self-efficacy, which refers to the belief in one's capability to effectively manage and develop a business. By enhancing students' enthusiasm and readiness to participate in entrepreneurship, this concept renders attribution theory an important resource for examining their entrepreneurial actions.

### **Income Expectations**

Income is the benefit that an individual obtains, whether in money or goods, as compensation for their efforts. By engaging in entrepreneurial activities, individuals can generate income that may be utilized to cover living expenses and enhance their overall well-being. The motivation to generate this income is one element that encourages interest

in entrepreneurship (Suhartini, 2011) as referenced in (Non & Jelatu, 2023). Income expectations pertain to a person's beliefs about the possible earnings from their business endeavors. The greater a person's expectations for potential earnings from business ventures, the more likely they are to show interest in and participate in these entrepreneurial endeavors.

A research study by Sitinjak and colleagues (2025) reveals that anticipated earnings play a crucial role in shaping students' interest in entrepreneurship. The results indicate that students tend to be more motivated to launch their own ventures when they expect higher financial returns from them. Similarly, (Hikmatullila & Dewi, 2024) noted that students' income expectations greatly influence their entrepreneurial interests. Both studies suggest that students are drawn to entrepreneurship instead of traditional jobs primarily due to the potential for profit.

### **H1: Income Expectations Have a Positive and Significant Influence on Entrepreneurial Interest**

#### **Financial Literacy**

Financial literacy refers to a person's understanding of finances, including how to manage money effectively in order to make smarter financial decisions and increase general well-being. (Remund, 2010) definition of financial literacy includes having the knowledge, skills, and confidence to manage money, as well as the ability to make sound financial decisions and plan for the present and the future. Remund identifies five important elements of financial literacy: financial understanding, effective financial communication, personal financial management, sound financial decision-making, and the capacity to develop long-term financial strategies. People who are proficient in these domains are better able to seize business prospects, minimize risks, and make sensible use of their financial assets.

According to a study by (Pitalokai et al., 2025), financial literacy significantly increases students' desire to start their own business. Students who have a solid grasp of financial principles are better able to handle their finances, evaluate business risks, and prepare for the long term success of their endeavors. This is supported by further studies by (Dolonseda et al., 2024), which show that enhancing financial literacy particularly through educational programs that mix business theory with real world practice can better equip students for the difficulties they will encounter in the business sector. In order to motivate pupils to be interested in and prepared to pursue entrepreneurship on their own, both studies highlight the significance of financial literacy.

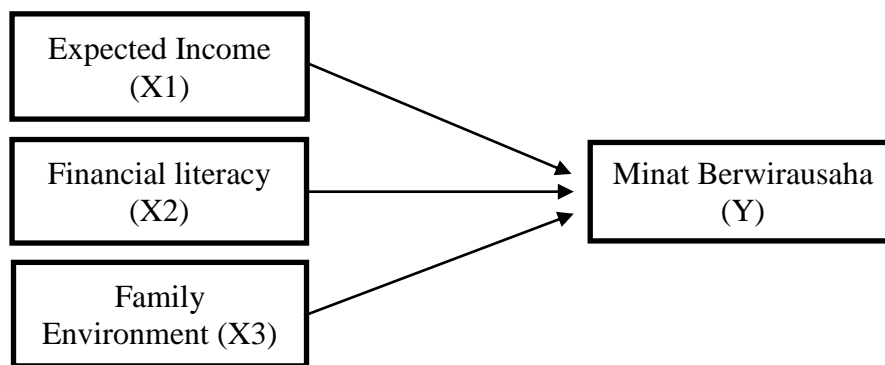
### **H2: Financial Literacy Has a Positive Influence on Students' Interest in Entrepreneurship**

#### **Family Environment**

The environment within a family is crucial for shaping a person's skills, values, and decisions from an early age. Humans are fundamentally social creatures, and the family is the first environment that plays a crucial role in their life. Within the family, a person begins to understand the meaning of learning and recognizes themselves as social beings who need to interact and socialize with others. Interest in Entrepreneurship: The family also serves as a primary foundation influencing a child's growth and development. For college graduates from families with supportive environments, entrepreneurial activity can foster an interest in entrepreneurship. This occurs because various factors within the family environment can encourage and shape attitudes and interest in the world of entrepreneurship.

Research conducted by (Verdiansyah et al., 2023) found that the family environment has a positive and significant influence on the entrepreneurial interest of students at PGRI Wiranegara University, Pasuruan. Students from families that provide encouragement and examples of entrepreneurship demonstrate higher levels of entrepreneurial interest than those without family support. Another study by (Mahyundari et al., 2025) showed that family support, including moral encouragement and examples of entrepreneurial behavior from parents, significantly influenced students' motivation to start a business. These findings confirm that the values, experiences, and support received from family play an important role in shaping students' entrepreneurial interests. The stronger the family support, the greater the tendency for students to engage in entrepreneurial activities.

**H3: Family Environment Has a Positive Influence on Students' Interest in Entrepreneurship**



**Figure 1. Framework of Thought**  
Source: Processed by Researchers, 2026

**3. RESEARCH METHODS**

This study was conducted at Tadulako University in Palu City. The emphasis was placed on the entrepreneurial interest of accounting students, which acted as the dependent variable, while elements like income expectations, financial literacy, and family environment were treated as independent variables. The research involved undergraduate students from the Faculty of Economics and Business at Tadulako University, particularly those who plan to graduate in 2023 and 2024. A survey technique was used, applying a quantitative research method. According to (Sugiyono, 2019), quantitative research is based on positivist philosophy and depends on statistical analysis and particular instruments for gathering data to investigate a specific group. The research included 340 students selected for their status as intermediate learners who were starting to contemplate their future professional paths following the completion of their degree.

To select the sample, the researchers applied random sampling. This method entails choosing samples randomly from the entire available population. The Slovin formula was utilized to establish the minimal sample size needed to accurately represent the population. The details below illustrate how this formula was applied to calculate the minimum sample size, adopting a 10% margin of error:

$$n = \frac{340}{1 + 340(0,1)^2} = \frac{340}{1 + 3,4} = \frac{340}{4,4} = 77 \text{ Respondents}$$

Based on these calculations, a group of 77 people was chosen. A questionnaire was created based on the measurements related to each research factor. Before moving on to any further analysis, the quality of the data was checked for accuracy and consistency. To evaluate how reliable the questionnaire was, the Cronbach's Alpha method was used, where a score above 0.60 was seen as acceptable, while the validity test focused on measuring how accurate the tool was.

Before conducting regression analysis, the data analysis procedure started with evaluating the required assumptions. These evaluations included checks for multicollinearity, heteroscedasticity, and normal distribution, in accordance with (Ghozali, 2018) recommendations. Multiple linear regression analysis was performed to investigate the impact of Family Environment, Financial Literacy, and Income Expectations on Accounting Students' Interest in Entrepreneurship after all assumptions were validated. During hypothesis testing, the t-test examined the individual effects, the F-test looked at the overall impacts, and the coefficient of determination evaluated the model's capacity to account for the dependent variable. SPSS statistical software was used for all data analysis and processing.

#### **4. RESULTS AND DISCUSSION**

##### **Descriptive Analysis**

Table 1 displays the results from the descriptive statistical examination of all research variables. It provides information on the count of participants (N), the lowest value, the highest value, the mean, and the spread (standard deviation) for each variable analyzed, which serves as the basis for interpreting the data collected in the study.

**Table 1. Descriptive Analysis**

<b>Descriptive Statistics</b>					
	N	Minimum	Maximum	Mean	Std. Deviation
X1	77	24.00	48.00	32.9221	4.16049
X2	77	15.00	25.00	20.7143	2.38888
X3	77	23.00	46.00	32.3636	4.93086
Y	77	26.00	48.00	35.5974	5.40531
Valid N listwise)	77				

Source: Primary Data Processing Results, SPSS 27

Based on the statistical analysis done with SPSS software, the expected income variable (X1) goes from 24 to 48, with an average of 32, a mean of 92, and a standard deviation of 4.16. Financial literacy (X2) falls between 15 and 25, with an average score of 20. The overall mean is 71, and the standard deviation is 2.39. The family environment variable (X3) has an average value of 32, ranging from 23 to 46. The mean is 36, with a standard deviation of 4. The current level of interest in entrepreneurship (Y) varies from a low of 26 to a high of 48, with an average of 35.60 and a standard deviation of 5.41. In summary, this indicates that, generally, students studying Accounting at Tadulako University have strong expectations for their income, good financial knowledge, supportive families, and a growing interest in entrepreneurship.

##### **Validity and Reliability Test**

The results of evaluating the research instruments, which involves verifying the reliability and precision of all declarations related to each research variable, are presented in the table beneath:

**Table 2. Validity and Reliability Test Results**

<b>Variables</b>	<b>Question Number</b>	<b>R-Calculate Value</b>	<b>R-Table Value</b>	<b>Information</b>	<b>Cronbach's Alpha</b>
Income Expectations (X1)	1	0.539	0.224	Valid	0.655
	2	0.523		Valid	
	3	0.671		Valid	
	4	0.593		Valid	
	5	0.481		Valid	
	6	0.401		Valid	
	7	0.550		Valid	
	8	0.355		Valid	
	9	0.406		Valid	
	10	0.472		Valid	
Financial Literacy (X2)	1	0.701	0.224	Valid	0.625
	2	0.692		Valid	
	3	0.643		Valid	
	4	0.536		Valid	
	5	0.665		Valid	
Family Environment (X3)	1	0.588	0.224	Valid	0.735
	2	0.341		Valid	
	3	0.627		Valid	
	4	0.670		Valid	
	5	0.369		Valid	
	6	0.705		Valid	
	7	0.704		Valid	
	8	0.556		Valid	
	9	0.318		Valid	
	10	0.650		Valid	
Interest in Entrepreneurship (Y)	1	0.680	0.224	Valid	0.822
	2	0.559		Valid	
	3	0.695		Valid	
	4	0.760		Valid	
	5	0.709		Valid	
	6	0.727		Valid	
	7	0.720		Valid	
	8	0.415		Valid	
	9	0.413		Valid	
	10	0.643		Valid	

Source: Primary Data Processing Results, SPSS 27

The findings from the table's research tool testing show that every statement in the areas of expected income, knowledge about finances, home surroundings, and interest in starting a business has a correlation coefficient that is above the value found in the r table. Therefore, all of these statements can be accepted as valid. Moreover, the outcomes of the

reliability test show that the Cronbach's Alpha scores for all the variables in the study are over 0.60. Because of this, the research tool is considered reliable and appropriate for the next phase of data analysis.

**Test for Normality**

The outcomes of the data normality examination, carried out in this study using the One-Sample Kolmogorov-Smirnov test on the unstandardized residual values, are displayed in the table below.

**Table 3. Validity and Reliability Test Results**

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			77
Normal Parameters <sup>a,b</sup>	Mean		.0000000
	Std. Deviation		3.83923747
Most Extreme Differences	Absolute		.050
	Positive		.050
	Negative		-.049
Test Statistic			.050
Asymp. Sig. (2-tailed) <sup>c</sup>			.200 <sup>d</sup>
Monte Carlo Sig. (2-tailed) <sup>e</sup>	Sig.		.913
	99% Confidence Interval	Lower Bound	.906
		Upper Bound	.920
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			

Source: Primary Data Processing Results, SPSS 27

As determined by the normality evaluation results presented in the table, the Asymp. Sig. (2-tailed) value was 0.200, which is greater than the 0.05 significance level. According to this, the residuals from the regression analysis are normally distributed. Since the normality assumption is satisfied, the regression model used in this study may be considered valid and meets the fundamental statistical requirements for conducting a multiple linear regression analysis and subsequent hypothesis testing.

**Multicollinearity Examination**

The results from the assessment of multicollinearity in this study, aimed at discovering significant relationships among the independent variables in the regression model, are shown in the table below:

**Table 4. Validity and Reliability Test Results**

Variable	Tolerance Value	Nilai VIF	Information
Income Expectations (X1)	0.815	1.228	No Multicollinearity Occurs
Financial Literacy (X2)	0.890	1.124	No Multicollinearity Occurs
Family Environment (X3)	0.845	1.183	No Multicollinearity Occurs

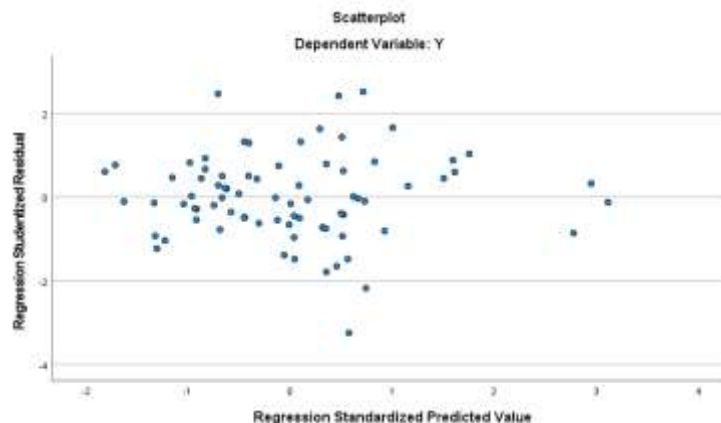
Source: Primary Data Processing Results, SPSS 27

Based on the results from the multicollinearity evaluation displayed in the table, it is evident that each independent variable has a Tolerance value greater than 0.10 and a VIF less than 10. These results indicate that there are no indications of multicollinearity

among the independent variables in the regression model. As a result, we can conclude that the regression model employed in this study satisfies the criteria for multicollinearity and is suitable for multiple linear regression analysis and hypothesis testing in the next stage.

**Heteroscedasticity Assessment**

The examination for heteroscedasticity in this research was conducted to determine if there were variations in the residual variance among different levels of the independent variables. This research employed a scatterplot to illustrate the unstandardized residual values in connection with the predicted values. The outcomes of the heteroscedasticity test are presented in the illustration provided below:



**Figure 2. Heteroscedasticity Test**

Source: Primary Data Processing Results, SPSS 27

The scatterplot in the figure shows that the data points are randomly spread on both sides of zero on the Y-axis and do not exhibit any clear pattern, whether it is tight, broad, or undulating. As demonstrated by this, the regression model used does not indicate heteroscedasticity. Consequently, the regression model utilized in this study is appropriate for hypothesis testing and multiple linear regression analysis in the following step since it can be shown that it meets the homoscedasticity criterion.

**Looking into Multiple Linear Regression**

The impact of anticipated income, financial knowledge, and family surroundings on the entrepreneurial interest of students in the Accounting Study Program at Tadulako University was evaluated through multiple linear regression analysis in this research. The results from the multiple linear regression analysis performed with SPSS are shown in the table below:

**Table 5. Multiple Linear Regression Analysis**

No.	Variabel Independen	Koefisien Regresi	t-hitung	Sig.
1	Ekspektasi Pendapatan	0,327	2.729	0,008
2	Literasi Keuangan	0,492	3,585	0,016
3	Lingkungan Keluarga	0.511	5.151	0,001
Konstanta = -1.867		F-hitung = 23.901		Sig. F = 0,000

Source: Primary Data Processing Results, SPSS 27

The results of the multiple linear regression analysis show the numbers for the regression coefficients, which are displayed in the table of findings. These numbers are then used to build the equation for the multiple linear regression model, which is organized

like this:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Thus, the subsequent regression formula is derived:

$$Y = -1,867 + 0,327X_1 + 0,492X_2 + 0,511X_3 + e$$

The regression equation illustrates the influence of anticipated income, financial knowledge, and family background on the entrepreneurial ambitions of students enrolled in the Accounting Study Program at Tadulako University. The unchanging value of -1. The number 867 indicates that, assuming all other factors remain constant, students' starting level of interest in entrepreneurship begins at this value within the model, and it is important not to consider this figure separately. The regression coefficient for projected income (X1) is 0. 327 at a significance level of zero. 008 demonstrates a significant and favorable effect on students' motivation to initiate their own businesses. The regression coefficient for financial literacy (X2) is 0. 492 at a significance level of 0. 016, indicating that possessing financial knowledge also has a positive effect on students' enthusiasm for entrepreneurship. Furthermore, the regression coefficient for family background (X3) stands at 0. 511 at a significance level of 0. 000 showcases a significant and beneficial effect, establishing it as the primary element influencing students' interests in entrepreneurship.

**Uji F (Simultan)**

In this study, the researchers utilized the F-test to evaluate the combined influence of income expectations, financial literacy, and family environment on students' interest in entrepreneurship in the Accounting Study Program at Tadulako University. The results of the F-test, which was conducted in conjunction with ANOVA, are shown in the table below:

**Tabel 6. Hasil Uji F (Simultan)**

ANOVA <sup>a</sup>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1100.299	3	366.766	23.901	.000 <sup>b</sup>
	Residual	1120.221	73	15.345		
	Total	2220.519	76			
a. Dependent Variable: Y						
b. Predictors: (Constant), X3, X2, X1						

Source: Primary Data Processing Results, SPSS 27

According to the findings from the F-test presented in the ANOVA table, the calculated F-value of 23. 901, along with a significance of 0. 000, is below the 0. 05 threshold for significance. This indicates that the students enrolled in the Accounting Study Program at Tadulako University are notably influenced by the joint effects of their income expectations, financial literacy, and familial background on their motivation to engage in entrepreneurship. Consequently, the regression model applied in this research is considered effective and proficient in illustrating the relationship between the independent and dependent variables being studied.

**Partial t-test**

In this study, a partial t-test was used to examine the impact of each independent

factor financial understanding, expected earnings, and living environment on the dependent factor, which is the interest in entrepreneurship among students in the Accounting Study Program at Tadulako University. The results from the partial t-test are shown in the table below:

**Table 7. Results of the t-Test (Partial)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.867	4.839		-.386	.701
	X1	.327	.120	.251	2.729	.008
	X2	.492	.199	.217	2.467	.016
	X3	.511	.099	.466	5.151	.000

a. Dependent Variable: Y

Source: Primary Data Processing Results, SPSS 27

According to the results from the highlighted partial t-test presented in the table, it is clear that the factor associated with income expectations (X1) has a t-value of 2. 729 with a significance level of 0. 008, which is less than zero. Thus, it can be concluded that the expectations regarding income significantly influence students' interest in launching their own businesses. The factor of financial literacy (X2) has a t-value of 2. A value of 467 and a significance level set at 0. 016, which is also below zero. This suggests that having financial knowledge positively and significantly influences students' interest in starting their own businesses. Furthermore, the variable representing the family environment (X3) possesses a t-value of 5. 151 and a significance threshold of 0. 000, which is significantly lower than 0. 05, indicating that the family setting significantly and positively affects students' interest in entrepreneurship. Consequently, each independent variable examined in this research displays a notable partial influence on the primary variable.

**The Determination Coefficient**

To evaluate the impact of income expectations, financial literacy, and family environment on the changes in the dependent variable, namely the entrepreneurial interest of students in Tadulako University's Accounting Study Program, a study of the determination coefficient was conducted in this research. The table below displays the results of this coefficient determination analysis

**Table 8. Coefficient of Determination**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.704 <sup>a</sup>	.496	.475	3.91733

a. Predictors: (Constant), X3, X2, X1  
b. Dependent Variable: Y

Source: Primary Data Processing Results, SPSS 27

The evaluation of the coefficient of determination, with findings shown in the Model Summary table, demonstrated an Adjusted R Square value of 0. 475. This suggests that factors such as anticipated income, knowledge of finances, and family background may explain 47. 5% of the variation in students' enthusiasm for entrepreneurship within the

Accounting Study Program at Tadulako University. The leftover 52.5% is influenced by other factors not considered in this study. Additionally, the study's independent and dependent variables are significantly related, as indicated by a correlation coefficient (R) of 0.704.

## **Discussion**

### **The Effect of Income Anticipations on Entrepreneurial Interest**

Analysis using multiple linear regression indicates that students enrolled in the Accounting Study Program at Tadulako University display a significant and positive interest in starting their own businesses, shaped by their expectations regarding income. With a significance level of 0.008, the regression coefficient of 0.327 is under 0.05, suggesting that students' predictions about their income play a crucial role in their choices related to entrepreneurship. This means students are likely to take into account their anticipated earnings when deciding on their career paths after they complete their studies. The idea of launching a business is attractive because it can lead to a higher and more flexible income compared to regular jobs.

Research by (Noor & Anwar, 2022) has shown that students' expectations about their income positively and significantly affect their interest in entrepreneurship, which aligns with these findings. The study pointed out that as students expect more financial rewards from their own enterprises, their interest in becoming entrepreneurs grows. A similar view was expressed by (Wardani et al., 2021), who stated that income expectations greatly influence students' desire to become entrepreneurs since entrepreneurship is seen as a route to greater earning potential and financial independence. Therefore, the results from this research support the idea that financial factors, particularly income expectations, play a significant role in motivating students to explore entrepreneurship.

### **How Financial Literacy Influences Interest in Entrepreneurship**

The initial test findings indicated that with a regression coefficient of 0.492 and a significance level of 0.016 (which is below 0.05), financial literacy positively influenced students' interest in entrepreneurship in a statistically significant manner. This finding suggests that students who understand financial planning, financial management, and business risk are more attracted to entrepreneurship. By equipping students with the ability to think critically about business prospects and effectively handle their finances, financial literacy enhances their readiness to make informed entrepreneurial choices.

Research evidence (Amaria et al., 2025) backs these findings, showing that the ability of members to make business decisions is still greatly affected by their understanding and skills in predicting financial risks, distinguishing between needs and wants, investing, and managing cash flow. Furthermore, research has shown that financial literacy has a positive and significant effect on interest in entrepreneurship (Seran & Prastyatini, 2022). Based on this information, enhancing financial literacy would promote entrepreneurship. These two discoveries emphasize that financial literacy is an essential part of intellectual capital in encouraging a passion for entrepreneurship, as it improves both theoretical knowledge and practical abilities in students regarding the management of their business finances.

### **The Impact of the Family Environment on Entrepreneurial Interest**

The regression coefficient of 0.511 and a significance level of 0.000, both shown by the analysis results, demonstrate the significant and beneficial impact of the family environment on students' interest in entrepreneurship. Students' propensity toward entrepreneurship is significantly impacted by the family environment, as indicated by a high coefficient. The motivation to try, family moral support, and the example of parents

who own or are currently operating firms can all contribute to a positive outlook on entrepreneurship. Children raised in families that foster and demonstrate entrepreneurship are more mentally and emotionally equipped to pursue it as a career option after graduation.

According to study done by (Fathiyannida & Erawati, 2021), the family environment helps account students develop their entrepreneurial curiosity. Students are more likely to feel motivated and ready to start businesses if they have the backing of their families. Furthermore, a different study by (Nalurita & Wibowo, 2025) demonstrates that the family environment significantly influences children's interest in entrepreneurship in a positive way. Their study indicates that children raised in families that provide moral support, encouragement, and examples of entrepreneurial conduct are more likely to participate in commercial endeavors. The results of this study thus bolster the idea that the family environment has a substantial impact on students' entrepreneurial interests via encouragement, role models, and meaningful interactions centered around values.

### **Theoretical and Practical Implications**

From a theoretical standpoint, this study contributes to the comprehension of student entrepreneurship by demonstrating that beliefs about earnings, financial literacy, and family history play a crucial role in shaping the entrepreneurial aspirations of accounting students. These findings align with the behavioral perspective on entrepreneurship, recognizing the influence of mental and social factors on vocational decisions. By integrating these three aspects, this research provides a more comprehensive outlook than previous studies that typically examined these elements separately. As a result, it enriches the theoretical framework related to student entrepreneurial aspirations, particularly within the context of accounting education in universities.

On a practical level, the findings highlight the crucial function of accounting education in nurturing students' entrepreneurial aspirations by improving practical financial knowledge and setting realistic income expectations. Curriculum for entrepreneurship should focus on managing business finances, planning for business, and making financial choices. In addition, family backing should be reinforced through policies that promote parent engagement and support the establishment of hands-on entrepreneurship initiatives, like business incubators and mentorship programs. This strategy aims to boost students' enthusiasm and preparedness for sustainable entrepreneurship.

## **5. CONCLUSION AND SUGGESTIONS**

### **Conclusion**

1. Students taking the Accounting Study Program at Tadulako University usually feel more driven to launch their own companies when they perceive the potential to make a good income. In simpler terms, if they feel that being an entrepreneur could lead to fair earnings, they are more willing to consider it as a viable career option.
2. Having knowledge about financial issues greatly influences how keen students are about starting their own businesses. This indicates that when students understand how to handle their finances, budget their money, and recognize the risks in business, they feel more self-assured and ready to begin their own projects.
3. The family setting greatly impacts students' interest in becoming entrepreneurs and is the most influential factor in this research. Support from family members like encouragement, sharing entrepreneurial values, or being good role models plays an essential part in fostering students' desire to pursue entrepreneurship.

### **Suggestion**

This study suggests that students are likely to enhance their interest in entrepreneurship by acquiring knowledge in financial literacy and establishing practical expectations regarding income through educational opportunities and practical entrepreneurial activities. Furthermore, students ought to seek support from their families to find motivation and assistance in creating business ideas and in cultivating the confidence needed to launch a business on their own. It is recommended that universities, especially the Accounting Study Program at Tadulako University, persist in enhancing their practical entrepreneurship education efforts. This includes initiatives like workshops focused on financial literacy, assistance for businesses run by students, and the establishment of a business incubator. These programs aim to establish a learning atmosphere that encourages students' interest and preparedness for entrepreneurship. Future researchers are invited to include other elements that were not explored in this study, such as education concerning entrepreneurship, attitudes towards entrepreneurship, work experience, or support from the campus setting. Moreover, upcoming studies may implement various methods or enhance the number of subjects and participants to achieve more thorough results and wider conclusions.

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